### Where Exceptional Products And Discriminating Advisors Connect Product Strategy Minimum Surrender Liquidity Crisis Minimum State Commissions Issue **Provisions** Availability **Specifications** Schedule Premium Guarantee Waivers Ages Nursing Home 10% of Account (5 YEARS) All Except: MarketFive 105% Non-Qual. Rate 6.00% Strategy Value Yrs. 2+ Effective Yr. 2 0-90 \$10,000 Guaranteed 9, 8, 7, 6.50, 0-75 S&P Annual P2P w/Cap Rate NY 7.50% **FPDA** Return at Minimum Confinement: No Penalty For 5.50 S&P Annual P2P w/ Performance Trigger 6.50% End of 4.75% RMD 90 Davs Qual. Surrender Terminal Illness 76-80 S&P Monthly Average w/Participation 75% Effective Yr. 2 0-90 S&P Dynamic Intraday Annual P2P Par 65% 3.50% Up To 75% of AV S&P MARC 5 EquiTrust 180% 81-90 Annual P2P w/Participation Fixed One Year Rate 4.25% Our best selling short-tern FIA. Strong strategies and a strong underlying guarantee of 105%. Commission reflects additional 1% promotion until 4/30/2025 Remarks Nursing Home 10% of Account 107% (7 YEARS) Non-Qual. \$10,000 All Except: Market Strategy Rate 6.50% Value Yrs. 2+ Effective Yr. 2 Guaranteed 0-85 Seven 9. 8. 7. 6.50. NY 0-75 S&P Annual P2P w/Cap Rate 8 00% Return at Minimum Confinement: No Penalty For 5.50, 4.50, End of 5.13% **FPDA** S&P Annual P2P w/ Performance Trigger 7.00% RMD 90 Davs 3.50% Qual. Surrender Terminal Illness 76-80 S&P Monthly Average w/Participation 80% 0-85 Effective Yr. 2 3.75% S&P Dynamic Intraday Annual P2P Par 70% Up To 75% of AV S&P MARC 5 190% 81-85 Annual P2P w/Participation EquiTrust Fixed One Year Rate 4.50% Surrender Schedule in California - 8.30, 7.40, 6.50, 5.60, 4.70, 3.80, 2.90%. Commission reflects additional 1% promotion until 4/30/2025 Remarks 2 Nursing Home 10% of Account 0-85 Market 110% (10 YEARS) All Except: 8.00% Strategy Rate Value Yrs. 2+ Effective Yr. 2 \$10,000 Guaranteed Value 12,12,12,12, NY 0-75 S&P Annual P2P w/Cap Rate 8.00% Return at Minimum Confinement: No Penalty For **FPDA** End of 6.25% S&P Annual P2P w/ Performance Trigger 11, 10, 8, 6, 7 00% RMD 90 Davs Surrender 4.2% 76-80 80% Terminal Illness S&P Monthly Average w/Participation Effective Yr. 2 4.50% S&P Dynamic Intraday Annual P2P Par 70% Up To 75% of AV S&P MARC 5 190% 81-85 Annual P2P w/Participation EquiTrust Fixed One Year Rate 4.50%

Remarks

promotion until 4/30/2025.

Lower Surrender Schedule in These States AK, CT, DE, ID, MN, MT, NJ, NV, OH, OK, OR, PA, TX, UT, VT, WA - 9, 9, 7, 6,50, 5,50, 4,50, 3,50, 2,50, 1,50, 0,50%. Commission reflects additional 1%

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Market	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account	Nursing Home	0-75		All Except:	8.00%
Power	S&P Annual P2P w/Cap Rate	6.00%	87.5% of Premium	17,15,14,12,10,	Value Yrs. 2+ 17,15,14,12,10, 9,7,5,3,1% No Penalty For RMD	Effective Yr. 2 Minimum Confinement 90 Days		\$10,000	CA,NY	0-75
Bonus Index	S&P Annual P2P w/ Performance Trigger	5.00%	Tromium	9,7,5,3,1%						0-10
FPDA	S&P Monthly Average w/Participation	65%		in AK,CT,DE,ID,		Terminal Illness				
	S&P Dynamic Intraday Annual P2P Par	50%		IL,MN,MT,NJ,		Effective Yr. 2				
EquiTrust	S&P MARC 5 Annual P2P w/Participation	140%		NV,OH,OK,OR PA,TX,UT,VT, WA		Up To 75% of AV				
	Fixed One Year Rate	3.25%		WA						
Remarks	12% Premium Bonus Years 1-5. A long	er/higher surren	der schedule appl	ies in all states ot	her than mentioned a	above. Commission re	flects addition	al 1% promotio	n until 4/30/2025	5
MarketTen	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account Value Yrs. 2+	Nursing Home Effective Yr. 2	0-80	Non-Qual.	All Except:	8.00%
Bonus	S&P Annual P2P w/Cap Rate	6.00%	100% of Premium	10, 10, 10,	No Penalty For	Minimum Confinement:		\$10,000	NY	0-75
FPDA	S&P Annual P2P w/ Performance Trigger	5.00%		10, 8. <sup>50</sup> , 7, 5. <sup>50</sup> , 4, 3, 1. <sup>50</sup> %	RMD	90 Days		Qual.		6.25%
	S&P Monthly Average w/Participation	65%				Terminal Illness		\$5,000		76-80
	S&P Dynamic Intraday Annual P2P Par	50%				Effective Yr. 2 Up To 75% of AV		ψ5,000		
Equitrust	S&P MARC 5 Annual P2P w/Participation	140%				Up 10 75% 01 AV				
Equiti dot	Fixed One Year Rate	3.25%								
Remarks <b>3</b>	8% Fully Vested Premium Bonus in Ye	ars 1 – 5. Stroi	l ngest minimum g	uarantee – 3.00%	% on 100% of Premi	um. No Cost ROP inc	Luded. Comm	nission reflects	additional 1% pr	omotion 4/30//2025
Market	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account Value Yrs. 2+	Nursing Home Effective Yr. 2	0-80	040.000	All Except:	8.00%
Bonus Edge	S&P Annual P2P w/Cap Rate	3.50%	87.5% of Premium	16, 14.5,13,	No Penalty For	Minimum Confinement:		\$10,000	MN, NY,	0-75
FPDA	S&P Annual P2P w/ Performance Trigger	3.00%		11.5,9.5,8, 6.5,5,3,1%	RMD	90 Days			OR,PA,TX	6.25%
	S&P Monthly Average w/Participation	40%		0.0,0,0,170		Terminal Illness Effective Yr. 2				76-80
	, , , , , ,			1		Ellective Yr. 2	1			
	S&P Dynamic Intraday Annual P2P Par	30%				11a To 750/ of 41/				
EguiTrust		30% 85%				Up To 75% of AV				

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
MarketEarly	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account	Nursing Home	45-80	Littico	All Except:	0 000/
•	S&P Annual P2P w/Cap Rate	4.50%	87.5% of	9,8,7,6.5,	Value Yrs. 2+	Effective Yr. 2		\$10,000	NY	<b>8.00%</b> 0-75
Income Index	S&P Annual P2P w/ Performance Trigger	3.50%	5.5, 4.5, 3.5,	5.5, 4.5, 3.5,	5, 4.5, 3.5, No Penalty For	Minimum Confinement:			INT	6.25%
FPDA	S&P Dynamic Intraday Annual P2P Par	45%		2.5, 1.5, 0,.5%	KIVID	90 Days Terminal Illness				<b>0.23%</b> 76-80
FFDA	S&P MARC 5			0,.370		Effective Yr. 2				
	Annual P2P w/Participation	125%				Up To 75% of AV				
EquiTrust	Fixed One Year Rate	2.75%				IBR with Chronic Illness Doubler				
Remarks <b>3</b>	15% Benefit Base Bonus On Year 1 Pro	emiums, Comp	ounded 7% Annu	ually For Years 1	-5, 4% Annually For	r Years 6-10. Income	May Begin A	fter First Cont	ract Year. Ride	r Fee 1.25% of AV.
MarketFuture	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account	Nursing Home	40-80		All Except:	8.00%
Income	S&P Annual P2P w/Cap Rate	5.00%	87.5% of Premium	9,8,7,6.5,	Value Yrs. 2+	Effective Yr. 2 Minimum Confinement		\$10,000	NY	0-75
Index	S&P Annual P2P w/ Performance Trigger	4.00%	Tremium	5.5, 4.5, 3.5,	No Penalty For RMD	90 Days  Terminal Illness Effective Yr. 2  Up To 75% of AV				6.25%
FPDA	S&P Dynamic Intraday Annual P2P Par	50%		2.5, 1.5, 0,.5%						76-80
	S&P MARC 5	135%								
	Annual P2P w/Participation Fixed One Year Rate	3.00%				IBR with Chronic				
EquiTrust	Tixod One Toda Nate	0.0070				Illness Doubler				
Remarks <b>3</b>	10% Benefit Base Bonus on Yr.1 Prem	iums, Compou	nded 8% Annual	ly For Up To 10 \	ears. Rider Fee 1.2	5% of Accumulation	Value Commi	ssion reflects a	additional 1% pro	omotion 4/30//2025
Bridge	Strategy	Rate	3.00% on	(10 YEARS)	10% of Account	Nursing Home	55-80		All Except:	10.00%
LTC Annuity	S&P Annual P2P w/Cap Rate	8.00%	87.5% of Premium	9,8,7,6.5,	Value Yrs. 2+	Effective Yr. 2 Minimum Confinement:		\$50,000	CA,IN,NY	0-75
FPDA	S&P Annual P2P w/ Performance Trigger	4.00%	T TOTAL	5.5, 4.5, 3.5, 2.5, 1.5,	No Penalty For RMD	90 Days		Non- Qualified		7.75%
TIDA	S&P Monthly Average w/Participation	80%		0,.5%		Terminal Illness		Funds		76-80
Ган :iT	S&P MARC 5 Annual P2P w/Participation	145%				Effective Yr. 2 Up To 75% of AV		Only		
EquiTrust	Fixed One Year Rate	4.50%								
Remarks <b>3</b>	Bridge Is A PPA Compliant Indexed Ar Indemnity Benefit And Is Built On An I									lt Offers An

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Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
Wealth Choice Bonus Guaranty Income Life	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Participation S&P Annual P2P w/ Performance Trigger S&P 500 Dynamic Intraday TCA w/Cap Fixed One Year Rate  10% Premium Bonus	Rate 6.50% 25% 5.30% 8.00% 3.00%	3.00% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5, 4,3,2,1%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$20,000	All Except AK,HI, ME,NY	<b>6.50%</b> 0-74 <b>4.00%</b> 75-80
Wealth Choice 5 Guaranty Income Life	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Participation S&P Annual P2P w/ Performance Trigger S&P 500 Dynamic Intraday TCA w/Cap Fixed One Year Rate	Rate 10.75% 45% 7.00% 12.75% 5.00%	3.00% on 87.5% of Premium	(5 YEARS) 9,8,7,6,5%	10% of Deposits Yr. 1  10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-90	\$20,000	All Except AK,HI, ME,NY	3.00% 0-74 1.75% 75-90
Wealth Choice 7 Guaranty Income Life	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Participation S&P Annual P2P w/ Performance Trigger S&P 500 Dynamic Intraday TCA w/Cap Fixed One Year Rate	Rate 10.75% 45% 7.10% 13.00% 6.00%	3.00% on 87.5% of Premium	(7 YEARS) 9,8,7,6,5, 4,3%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-90 A80 if Income Rider Elected	\$20,000	All Except AK,HI, ME,NY	4.50% <sub>0-74</sub> 2.25% <sub>75-90</sub>
Wealth Choice 10 Guaranty Income Life	Strategy S&P Annual P2P w/Cap Rate S&P Annual P2P w/Participation S&P Annual P2P w/ Performance Trigger S&P 500 Dynamic Intraday TCA w/Cap Fixed One Year Rate	Rate 8.50% 40% 6.70% 11.00% 7.00%	3.00% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5, 4,3,2,1%	10% of Deposits Yr. 1 10% of Account Value Yrs. 2+ No Penalty For RMD	Nursing Home Effective Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$20,000	All Except AK,HI, ME,NY	<b>6.50%</b> 0-74 <b>4.00%</b> 75-80

Remarks**⇒** 

All Guaranty Income Life products are cross border friendly with New York. Highly competitive income rider for immediate income and in JOINT INCOME situations. Strong value when both Accumulation and Income are the objective. Fixed rate strategy can never be less than 3.00%!

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Safe Income	Strategy	Rate	1.00% on	(10 YEARS)	10% of Account	Applies To:	0-80	\$10,000	All Except:	7.00%
Advantage	S&P Annual P2P w/Cap Rate	2.50%	87.50% of Premium	12,11,10,9,8, 7,6,5,4,3%		Nursing Home Effective Yr. 2 60 Days Confine Home Health Effective Yr. 2	0 00		AL,CT,ID,IN MN,MS,NY, OR,PA,VT,	0-75
FPDA	S&P Monthly P2P w/Cap Rate	1.00%								5.00%
	Black Rock Market Advantage P2P w/Participation	50%							WA	76-80
	Balanced Asset 5 1-Yr. P2P w/Participation	120%				2 of 6 ADLs				
Fidelity & Guaranty	Fixed One Year Rate	2.00%				Terminal Illness Effective Yr. 2				
Remarks	Income Rider rolls-up at 7.20% compoun	ded for 10 Years	s. Top competitor	for INCOME IMM	EDIATELY.					
Accumulator			1.00% on	(7 YEARS)	10% of Account	Applies To:	0-85	\$10,000	All Except:	5.50%
Plus 7	Strategy	Rate	87.50% of	9,9,8,7,6,5,4%	Value Yrs. 2+	Nursing Home	0-65		AL,CT,MS,	<b>J.JU /0</b> 0-75
	S&P Annual P2P w/Cap Rate	7.75%	Premium	0,0,0,1,0,0,170	No Penalty For	Effective Yr. 2			NY	A 500/
	S&P Monthly P2P w/Cap Rate	2.50%			RMD	Minimum Confinement				<b>4.50%</b> <sub>76-80</sub>
	S&P Annual P2P w/ Performance Trigger	5.75%				60 Days Terminal Illness				
	Morgan Stanley US Equity Allocator Annual P2Pw/Participation	75%				Effective Yr. 2				<b>3.50%</b> 81-85
Fidelity &	GS Global Factor Annual P2P w/Participation	185%								01-03
Guaranty	Fixed One Year Rate	3.75%								
Accumulator	Strategy	Rate	1.00% on	(10 YEARS)	10% of Account	Applies To:	0-85	\$10,000	All Except:	7.50%
Plus 10	S&P Annual P2P w/Cap Rate	8.00%	87.50% of	12,11,10,9,8,	Value Yrs. 2+	Nursing & Home			AL,CT,MS,	0-75
	S&P Monthly P2P w/Cap Rate	2.55%	Premium	7,6,5,4,3%		Care Effective Yr. 2			NY	5.25%
	S&P Annual P2P w/ Performance Trigger	6.00%			No Penalty For	Minimum Confinement				76-80
Eldelle 0	Morgan Stanley US Equity Allocator Annual P2Pw/Participation	80%			RMD	60 Days Terminal Illness				4.00%
Fidelity & Guaranty	GS Global Factor Annual P2P w/Participation	190%				Effective Yr. 2				81-85
-	Fixed One Year Rate	3.75%								

Product	Strategy Specificatio			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Fore		1 .		1.00% on 87.5% of	(7 YEARS)	10% of Account	Applies To:	0-85	\$25,000	All Except:	
Accumulation II	Strategy	<\$100k	>\$100k	Premium	9,8,7,6,5,		Nursing Home			NY	5.00%
	S&P Annual P2P w/Cap Rate	10.00%	10.25%		4,3%	No Penalty For RMD	Minimum				0-80
<b>7 Years</b> SPDA	S&P Annual P2P w/Cap Lock S&P Annual P2P w/Performance	8.25%	8.25%			KIVID	Confinement				2.50%
OI DA	Trigger	7.85%	8.10%				90 Day				81-85
Global	PIMCO Balanced Annual P2P w/Participation	210%	215%				Effective Yr. 1				
Atlantic	Fixed One Year Rate	4.60%	4.70%				Terminal Illness				
		•					Effective Yr. 2				
Remarks⊋	Optional Death Benefit Rider rolls	-up 7% sim	nple for 15 ye	ears, lump sum pa	yout.						
Fore	•			1.00% on	(10 YEARS)	10% of Account	Applies To:	0-85	\$25,000	All Except:	7.00%
Accumulation	Strategy	<\$100k	>\$100k	87.5% of	(1012:10)	Value Begin Yr 1  No Penalty For RMD	Nursing Home		<b>V</b> =0,000	NY	7. <b>00%</b> 0-80
II	S&P Annual P2P w/Cap Rate	9.50%	9.75%	Premium	9,9,8,7,6,5,		Minimum			111	
10 Years	S&P Annual P2P w/Cap Lock	7.75%	7.75%		4,3,2,1%		Confinement				4.00%
SPDA	S&P Annual P2P w/Performance Trigger	8.00%	8.25%				90 Day				81-85
Global	PIMCO Balanced Annual P2P w/Participation	210%	215%				Effective Yr. 1				
Atlantic	Fixed One Year Rate	4.90%	5.00%				Terminal Illness				
							Effective Yr. 2				
Remarks	Optional Death Benefit Rider rolls	up 7% sin	ple for 15 ye	ears, lump sum pa	yout.						
Fore	Strategy		Rate	1.00% on	(10 YEARS)	10% of Account	Applies To:	50-85	\$25,000	All Except:	7.00%
Income II	S&P Annual P2P w/Cap Rate		4.50%	87.5% of Premium	9,9,8,7,6,5,	Value Begin Yr 1	Nursing Home			NY	50-80
SPDA	S&P Annual P2P w/Performance Tr	iager	3.75%	Premium		No Penalty For	Minimum				
	PIMCO Balanced Index Annual P2P w/Participation	33*	110%		4,3,2,1%	RMD	Confinement				2.50%
	Franklin Templeton		0.50%				90 Day				81-85
Global	U.S. Index 2-Year P2P w/Spread		2.90%				Effective Yr. 1 Terminal Illness				3.33
Atlantic	She rour rivou futo		2.00 /0								
							Effective Yr. 2		]		
Remarks <b>3</b>	15% simple roll-up that continue f	or 20 years	or UNTIL in	come rider is trigg	ered; whichever	comes first					



Product	Strategy Specificatio			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Income 150+SE SPDA Global Atlantic	Strategy  S&P Annual P2P w/Cap Rate  S&P Annual P2P w/Performance  Trigger  PIMCO Balanced  Annual P2P w/Participation  Franklin Templeton U.S. Index  Annual P2P w/Participation  Fixed One Year Rate	<\$100k 3.25% 3.00% 80% 55% 2.25%	>\$100k 3.50% 3.25% 90% 65% 2.50%	1.00% on 87.5% of Premium	(10 YEARS) 10,9,8,7,6,5, 4,3,2,1%	10% of Account Value Yrs. 2+ No Penalty For RMD	Applies To: Nursing Home Effective Yr. 2 Terminal Illness Effective Yr. 2	55-86	\$10,000	All Except:	7.00% 55-75 3.50% 76-85
Remarks <b>3</b>	Income Rider delivers a 20% inco	me boost	year 1, then a	a boost of 7.50% y	ears 2 to 5. Exce	llent option for immed	liate income.				
Benefit Solutions 10	Strategy		Rate	1.00% on 87.5% of	(10 YEARS) 10,10,9,9,8,8	5% of Account Value Yrs 2+.	100% Free Withdrawal	40-79	\$20,000	All Except:	<b>7.00%</b>
SPDA	S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate		5.00% 1.85%	Premium	,7,6,4,2%	Cumulative to 10% After Yr 2.	Applies To: Qualified Care			NY Multiplier	0.10
	S&P MARC 5 Annual P2P w/Participation		90%			No Penalty For RMD	Facility Eff. Yr. 2			Not Approved In	<b>5.25%</b> 76-79
North American	Fixed One Year Rate		2.30%			Systematic W/D From Fixed Rate Immediate	Minimum Confinement: 90 Days			CA	
Remarks	Income Rider delivers a 25% inco	me boost	year 1. Excell	lent option for imm	nediate income.		1 22 23/2			1	
Performance Choice 8	Strategy		Rate	1.00% on 87.5% of	(8 YEARS) 10,10,10,10,	10% of Account Value Yrs. 2+.	Additional 10% Free Withdrawal	0-85	\$20,000	All Except:	<b>5.25%</b> <sub>0-75</sub>
FPDA	S&P Annual P2P w/Cap Rate  Fidelity Multi Factor Annual P2P w Participation		7.50% 115%	Premium	9,8,5,3%	No Penalty For RMD	Applies To: Skilled Nursing		, ,,,,,,		3.93%
	Fidelity Multi Factor 2-Year P2P w Participation		170%			Systematic W/D From Fixed Rate	Facility Hospital				76-79
North American	S&P MARC 5 Annual P2P w/Participation Fixed One Year Rate		110% 3.00%			Immediate	Eff. Yr. 2 Minimum Confinement:				2.62%
Amondan							90 Days				80-85

Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Charter Plus 10 FPDA North American	Strategy  S&P Annual P2P w/Cap Rate  S&P Monthly P2P w/Cap Rate  S&P MARC 5 Annual P2P w/Participation  S&P MARC 5 Annual P2P w/Participation  Fixed One Year Rate  10% Premium Bonus +2% Li	Rate 5.75% 1.25% 75% 105% 2.65%  mited Time	1.00% on 87.5% of Premium	(10 YEARS) 10,10,9,9,8,8 ,7,6,4,2%	10% of Account Value Yrs. 2+ No Penalty For RMD Systematic W/D From Fixed Rate Immediate	100% Free Withdrawal Applies To: Qualified Care Facility Eff. Yr. 2 Minimum Confinement: 90 Days	0-79	\$20,000	All Except: NY	7.00% 0-75 5.25% 76-79
Remarks <b>3</b>	Premium Bonus is applied to all deposit	s during the first 3	contact years. 7	% PREMIUM BO	NUS FOR DEPOSIT	S LESS THAN \$75,00	00 – 16% Pren	nium Bonus v	vith EBR	
Ol4DL44		1	1 000/ 00	(14 VEADO)	100/ of Associat	100% Free	0.75	¢20,000	All Eveents	<b>-</b> /
Charter Plus 14	Strategy	Rate	1.00% on 87.5% of	(14 YEARS)	10% of Account Value Yrs. 2+	100% Free Withdrawal	0-75	\$20,000	All Except:	7.00%
Charter Plus 14 FPDA	Strategy S&P Annual P2P w/Cap Rate	Rate 6.50%		12,12,11,11,	Value Yrs. 2+	Withdrawal	0-52	\$20,000	AK,CT,DE,	<b>7.00%</b> 0-75
	S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate		87.5% of	, ,		Withdrawal Applies To:		\$20,000	AK,CT,DE, HI, MN,MO,NH,	
	S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate S&P MARC 5 Annual P2P w/Participation	6.50%	87.5% of	12,12,11,11, 10,9,8,7,6,5,	Value Yrs. 2+  No Penalty For  RMD  Systematic W/D	Withdrawal Applies To: Qualified Care Facility	0-52	\$20,000	AK,CT,DE, HI,	
	S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate S&P MARC 5	6.50% 1.45%	87.5% of	12,12,11,11, 10,9,8,7,6,5,	Value Yrs. 2+ No Penalty For RMD	Withdrawal Applies To: Qualified Care	0-52	\$20,000	AK,CT,DE, HI, MN,MO,NH, NJ,NV,OH, OK,OR,PA, SC,TX,UT,	
	S&P Annual P2P w/Cap Rate S&P Monthly P2P w/Cap Rate S&P MARC 5 Annual P2P w/Participation S&P MARC 5	6.50% 1.45% 85%	87.5% of	12,12,11,11, 10,9,8,7,6,5,	Value Yrs. 2+  No Penalty For  RMD  Systematic W/D  From Fixed Rate	Withdrawal Applies To: Qualified Care Facility Eff. Yr. 2	0-52	\$20,000	AK,CT,DE, HI, MN,MO,NH, NJ,NV,OH, OK,OR,PA,	



Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Minimum Premium	State Availability	Commissions
Versa	HIGH BAND \$75,000 or mor	е	1.00% on 87.5% of	(10 YEARS)	10% of Account Value Begin Yr 1	Available with Enhanced	0-79	Non-Qual. \$20,000	All Except:	7.00%
Choice	Strategy	Rate	Premium	10,10,9,9,8,	value begin fi i	Liquidity Benefit		φ20,000	NY	0-75
FPDA	S&P Annual P2P w/Cap Rate	8.75%		8,7,6,4,2%		Rider		Qual.		
	Fidelity Multi Factor Annual P2P w Participation	120%						\$20,000		5.25%
	S&P MARC 5 Annual P2P w/Participation	115%								76-79
	S&P MARC 5 2-Year P2P w/Participation	170%								
	Fixed One Year Rate	3.05%								
	LOW BAND \$20,000 - \$74,99	9								
North	Strategy	Rate								
	S&P Annual P2P w/Cap Rate	7.75%								
American	Fidelity Multi Factor Annual P2P w Participation	95%								
	S&P MARC 5 Annual P2P w/Participation	90%								
	S&P MARC 5 2-Year P2P w/Participation	140%								
	Fixed One Year Rate	2.80%								
Remarks	Optional Enhanced Liquidity Benefit Ride	er adds Return of	Premium, 20% co	umulative withdra	awals and ADL Based	Crisis Waiver.				
Income Pay	Strategy	Rate	1.00% on	(10 YEARS)	10% of Account	None	0-79	\$20,000	All Except:	7.00%
Pro	S&P Annual P2P w/Cap Rate	5.00%	87.50% of Premium	10,10,9,9,8,	Value Begin Yr 1					0-75
FPDA	Fidelity Multi Factor Annual P2P w Participation	105%		8,7,6,4,2%					NY	
	S&P Vol. Control Annual P2P Cap w/Participation	100%								5.25%
North	S&P MARC 5 Annual P2P w/Participation	100%								76-79
American	Fixed One Year Rate	2.50%								

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Product	Strategy Specifications		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
Performance Elite 7 SPDA	Strategy S&P Annual P2P Cap S&P FC Volatility Control 1 Year, No Cap W Part. Rate Al Powered US Equity Index 1 Year, No Cap W Part. Rate Al Powered US Equity Index 2 Year, No Cap W Part. Rate BNP Paribus MAD5 Index 1 Year, No Cap W Part. Rate BNP Paribus MAD5 Index 2 Year, No Cap W Part. Rate BNP Paribus MAD5 Index 2 Year, No Cap W Part. Rate NASDAQ FC Index 1 Year, No Cap W Part Rate NASDAQ FC Index 2 Year, No Cap W Part Rate NASDAQ FC Index 2 Year, No Cap W Part Rate Fixed Rate	Rate 8.25% 85% 155% 200% 190% 260% 115% 175% 4.30%	1.00% on 87.5% of Premium	(7 YEARS) 9, 8.8, 7.9, 6.9,5.9,5,4%	10% of Account Value Begin Yr 1 No Penalty For RMD	Applies To: Nursing Home Hospital Eff. Yr. 2 Minimum Confinement 60 Days Confinement Must Begin After Yr. 1 (not available in CA and MA)	0-83	\$25,000 \$10,000 In AK,HI,IL,I N,MD,MN, MO,NJ,OH ,OR,PA ,SC,UT,W AS	All Except:	5.00% 0-70 4.50% 71-75 3.50% 76-80 3.00% 81-83
Remarks D	Optional Rider (a) adds a 5% prem	ium bonus% (b) allow		Ì	d) adds Return Or Pre		5. Cost is .95b	pps. \$25,000		
Elite 10 Select SPDA	Strategy  S&P Annual P2P w/Cap Rate  S&P FC Vol. Control Annual P2P w/Participation  BNP Paribas MAD 5 Index Annual P2P w/Participation  BNP Paribas MAD 5 Index 2-Year P2P w/Participation  NASDAQ FC Index 1 Year, No Cap W Part Rate  NASDAQ FC Index 2 Year, No Cap W Part Rate  Al Powered US Equity Index 1 Year, No Cap W Part. Rate	Rate 5.75% 62% 135% 190% 80% 125% 110%	1.00% on 87.50% of Premium	(10 YEARS) 8. <sup>30</sup> , 8, 7. <sup>10</sup> , 6. <sup>20</sup> , 5. <sup>30</sup> , 4. <sup>40</sup> , 3. <sup>50</sup> , 2. <sup>60</sup> , 1. <sup>60</sup> ,0. <sup>9</sup> %	Value Yrs 2+ No Penalty For RMD	Applies To: Nursing Home Hospital Eff. Yr. 2 Minimum Confinement: 60 Days Confinement Must Begin After Yr. 1	<b>0</b> 10	\$25,000	AK,CT,DE, ID, MN, NJ,NV, OK,OR,PA, SC,UT,TX, WA	7.00% 0-70 6.50% 71-75 5.50% 76-80
	Al Powered US Equity Index 2 Year, No Cap W Part. Rate	145%								

beginning year 5. Cost is .95bps.

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Product	Strategy Specification	าร		Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
OptiBlend 5 Lincoln Financial	Strategy S&P Annual P2P w/Cap Rate S&P Annual Performance Trigger S&P Annual P2P w/Part S&P 500 10% Daily Risk Control Performance Trigger Cap Lock BlackRock Dynamic Allocation Annual P2P w/Participation Fixed One Year Rate	<\$100k 7.00% 6.75% 45% 8.25% 150% 3.40%	>\$100k 8.00% 7.75% 55% 9.50% 175% 4.25%	1.00% on 87.5% of Premium	(5 YEARS) 9,8,7,6,5%	10% of Account Beginning Year 1 No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-85	\$10,000	All Except: NY	3.25% 0-74 2.40% 75-79 1.40% 80-84 0.70%

Product	Strategy Specifications			Minimum Guarantee	Surrender Schedule	Liquidity Provisions	Crisis Waivers	Issue Ages	Premium Limits	State Availability	Commissions
OptiBlend 10 Lincoln Financial	Strategy S&P Annual P2P w/Cap Rate S&P Annual Performance Trigger S&P Annual P2P w/Part S&P 500 10% Daily Risk Control Performance Trigger Cap Lock BlackRock Dynamic Allocation Annual P2P w/Participation Fixed One Year Rate	<\$100k 8.50% 7.00% 55% 8.65% 175% 4.10%	>\$100k 10.25% 8.25% 62% 10.15% 200% 4.75%	1.00% on 87.5% of Premium	(10 YEARS) 9,9,8,7,6, 5,4,3,2,1%	10% of Account Beginning Year 1 No Penalty For RMD	Applies To: Nursing Facility Hospital Eff. Yr. 2 Minimum Confinement: 30 Days Terminal Illness Effective Yr. 2	0-80	\$10,000	NY	7.00% 0-74 4.00% 75-79 1.75% 80

Remarks Unique Performance Trigger Strategy credits stated rate when S&P is flat or up year over year.